# Case 17-11783-sr Doc 13 Filed 04/21/17 Entered 04/22/17 01:05:08 Desc Imaged

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

Case No. 17-11783-sr In re: Florette Dorvil Chapter 13 Debtor

### CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 1 Date Rcvd: Apr 19, 2017 Form ID: 309I Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2017.

db +Florette Dorvil, 1124 Cornell Avenue, Drexel Hill, PA 19026-3218

+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010. tr

Reading, PA 19606-0410

CHARLOTTE, NC 28272-1107 PO BOX 71107, 13882569 +CAPITAL ONE, PHILA, PA 19103-2016 1600 ARCH ST, 13882573 +PFCU,

+SPS, 13882574 PO BOX 65250, SALT LAKE CITY, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: tzearfoss@aol.com Apr 20 2017 01:25:46 TIMOTHY ZEARFOSS,

Upper Darby, PA 19082 Law Office of Timothy Zearfoss, 143-145 Long Lane E-mail/Text: bankruptcy@phila.gov Apr 20 2017 01:26:35 City of Philadelphia, smq

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 20 2017 01:26:08 smg

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 20 2017 01:26:22 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 20 2017 01:26:14 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

+EDI: BANKAMER.COM Apr 20 2017 01:18:00 BANK OF AMERICA, 13882568 PO BOX 5170,

SIMI VALLEY, CA 93062-5170 +EDI: CITICORP.COM Apr 20 2017 01:18:00 13882570 CITI CARDS/CITIBANK, PO BOX 6241.

SIOUX FALLS, SD 57117-6241 13882571 +E-mail/Text: collections@drexel.edu Apr 20 2017 01:25:57

DREXEL UNIV, LOAN REPAYMENT & COLLECTIONS, STE 222, 3141 CHESTNUT ST, PHILA, PA 19104-2816

COLUMBUS, OH 43218-3083 +EDI: TSYS2.COM Apr 20 2017 01:18:00 MACYS, PO BOX 183083, 13882572

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com TIMOTHY ZEARFOSS on behalf of Debtor Florette Dorvil tzearfoss@aol.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:							
Debtor 1	btor 1 Florette Dorvil			Social Security number or ITIN xxx-xx-0337			
	First Name	Middle Name	Last Name	_	EIN		
Debtor 2	First Name	Middle Name	Last Name	_	Social Security number or ITIN		
(Spouse, if filing)					EIN		
United States Bankruptcy Court			Date case filed for chapter 13 3/14/17				
Case number: 17	7–11783–sr						

# Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Florette Dorvil	
2.	All other names used in the last 8 years		
3.	Address	1124 Cornell Avenue Drexel Hill, PA 19026	
4.	<b>Debtor's attorney</b> Name and address	TIMOTHY ZEARFOSS Law Office of Timothy Zearfoss 143–145 Long Lane Upper Darby, PA 19082	Contact phone (610)734–7001 Email: <u>tzearfoss@aol.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (215)408–2800 Date: 4/19/17

For more information, see page 2

Debtor Florette Dorvil

Case number 17–11783–sr

7.	Meeting of creditors					
	Debtors must attend the meeting to be questioned under oath. In a joint	May 19, 2017 at 12:00 PM	Location: Suite 18–341, 1234 Market Street, Philadelphia,			
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.				
8.	<b>Deadlines</b> The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/18/17			
required filing fee by the following deadlines.		<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>				
		Deadline for all creditors to file a proof of clain (except governmental units):	η Filing deadline: 8/17/17			
		Deadline for governmental units to file a proof of claim:  Filing deadline: 9/10/17 claim:				
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9.	9. Filing of plan  The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 per month for 60 months. confirmation will be held on: 6/28/17 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107		·			
10	). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.				
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12	2. Exempt property  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property c exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you be the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling the control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a list of property control of the case is converted to chapter 7. Debtors must file a lis					
13	13. Discharge of debts  Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or a debt. However, unless the court orders otherwise, the debts will not be discharged until all pay under the plan are made. A discharge means that creditors may never try to collect the debt from debtors personally except as provided in the plan. If you want to have a particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discontinuous of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.					